

at work

on-site, online or on-demand

Partnering with Dupaco has given us an opportunity to offer our employees a unique benefit that can bring short- and long-term positive effect to their finances. Working with the Dupaco team has been a great experience, with many employees thanking us for allowing the time to meet with them.

Carla Elliott
VP of Human Resources
Innovative Ag Services

The *Your Financial Checkup* presentation has been very beneficial to our students and staff alike. The workbook you supplied is also a great resource for future reference. I liked the fact that you discussed credit scores and how to improve them. Your attention to budgeting and saving money gave our students beneficial guidance in helping them plan for future financial success. Thank you!

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On site, online or on-demand, the DUPACO AT WORK program connects your employees to ongoing financial education and resources to help make them more successful with money management.

Dupaco
dupaco.com

DUPACO at WORK

A program of financial information and benefits to educate and empower your employees to make good financial decisions.



More than 1 in 4 employees report that issues with personal finances have been a distraction at work.

28%

46%

of those distracted by their finances at work say that they spend **THREE HOURS OR MORE** each week thinking about or dealing with issues related to their personal finances.



Amount employers can save from a financially healthy employee.

\$2,000 a year

The DUPACO AT WORK program brings banking convenience and a full array of financial resources to your workplace. This customizable program offers companies the opportunity to enhance their

benefits by offering employees on-site access to financial wellness tools that help them save time...and save money. And it's all available at no cost from Dupaco Community Credit Union.

Dupaco

For employees

We provide on-site expertise and support to help your employees regain or maintain financial wellness. We assist in creating and maintaining a plan to help them manage both short-term and long-term needs.

- ▶ Personalized one-on-one guidance regarding their financial situation
- ▶ Help employees understand their needs and options and how to put a plan in place
- ▶ Access to full range of financial education services, including Money Makeovers and Credit History Lessons
- ▶ Access to financial education content and tools to help improve their money management skills
- ▶ Access to on-site and online financial education seminars, workshops and webinars
- ▶ Increase employees financial preparedness for major life events
- ▶ Access to Dupaco's full range of financial products

at work
perks, perks, perks!

For employers

Personal finance issues are often cited as one of the leading causes of stress in the workplace. DUPACO AT WORK brings financial knowledge and expertise directly to your employees to help improve their work/life balance.

- ▶ A no-cost way to enhance your employee benefit package
- ▶ A dedicated Dupaco Financial Coach to work with you and your employees on an ongoing basis
- ▶ Customized on-site financial education seminars, workshops, and lunch & learns
- ▶ Brochures, posters, payroll stuffers and other educational literature for distribution
- ▶ Free financial content for your company publications or newsletters
- ▶ Participation in company benefits, fairs, and other events

at work fresh, informative content

Here are a few of the no-cost resources available to your employees!



FINANCIAL EDUCATION MENU

On-site, online or on-demand, any of the entrées below can be customized into an easily digestible training curriculum to meet the needs of your employees.

How to PROTECT YOUR IDENTITY

Every two seconds another American becomes a victim of identity fraud. Understanding the seriousness of this crime is one of the ways you can fight back. Learn about fraud statistics, common fraud and identity theft scams, how to protect your identity, and what to do if you are the victim of identity theft.

Know the Score CREDIT HISTORY LESSONS

When it comes to your personal credit history, it pays to know the score. That's because many lenders—even some insurance companies—make decisions and charge rates based on your credit score. During a Credit History Lesson, we'll sit down with you to review your credit report and provide confidential coaching tips on how you can improve your score.

Individual MONEY MAKEOVERS

Whether it's total reconstruction or simple cosmetic changes, a Dupaco Money Makeover artist sits down one-on-one to review your entire financial picture. We've helped hundreds of members cut costs, build savings, establish short- and long-term goals, and improve their overall financial well-being.

Look for Leaks BUDGETING 101

A budget helps you determine how much of your salary you should save. Knowing what you make and what you spend will help make sure you have all your financial bases covered. Ideas to reduce debt.

Getting Started RETIREMENT PLANNING

Today, only 43 percent of Americans have calculated how much they need to save for retirement. Don't put off planning your retirement plan any longer. This session offers some tips to get you started.

Are You Ready? FIRST-TIME HOMEBUYERS

Assess your readiness for home ownership: are you six months or two years away from buying a home? This workshop helps you prepare financially for home ownership and provides you with the guidelines to secure the best financing available to buy your first home.

Rebuild Your Credit CREDIT COACH PROGRAM

Credit Coach is a customized program to tackle your credit challenges and kick off a savings game plan. Dupaco's Credit Coach program helps replace asset-stripping debt (such as a payday loan) with asset-building credit. You'll benefit from one-on-one access to a Dupaco personal coach that includes free credit report reviews and financial education on the lending process and building savings systematically.

Get a Lift CAR SHOPPING 101

Before you make an offer, do your homework so you're prepared to walk out with a fair price. This workshop helps you determine what you can spend, provides buying tips, and defines the types of financing available.



2017 EDUCATIONAL CONTENT CALENDAR

Each month, Dupaco produces original financial-specific educational content. The information is distributed in a variety of printed and electronic pieces. Please contact your Dupaco Financial Coach if you would like to add a topic to the content calendar.

- JANUARY** Putting Your Plan in Place
Financial Wellness
- FEBRUARY** Savings / Retirement
Tax Refund Savings
- MARCH** Saving & Budgeting
Home Buying
- APRIL** Financial Literacy Month
Thrift
- MAY** Managing Your Debt
Understanding Your Financial Personality
- JUNE** Money Makeover
Car Shopping
- JULY** Travel
Frugal Habits
- AUGUST** Credit
Back to School
- SEPTEMBER** Emergency Savings
Retirement
- OCTOBER** College Financial Planning
Filling out the FAFSA
- NOVEMBER** Identity Theft/Fraud
Credit Cards - Buying on Credit
- DECEMBER** Spending / Tracking Your Money
Holiday Spending and Saving



CONTENT EXAMPLES

As part of the DUPACO AT WORK program, a variety of educational content is available to your employees in many formats including: monthly newsletters, edutainment videos, online webinars, online calculators, worksheets, "how-to" resource guides and more!

Spend It or Invest in an IRA?



Let's Make a Deal: Car Shopping 101

You've found your next vehicle, but are you ready to talk numbers with the dealer? Before you make an offer, do your homework so you're prepared to walk out with a fair price.



FIVE IMPORTANT FINANCIAL CHECKUP ACTIVITIES:

- 1. Check Your Credit Report**
Check to be sure the information is accurate as well as review for identity fraud.
- 2. Increase Your Savings for Long-Term Goals**
Empower your future dreams with action and increase your savings now. Automatic deductions from your paycheck make it easy to help reach your savings goals.
- 3. Track Your Expenses**
Knowledge is power and knowing where your money goes can help you make informed spending choices.
- 4. Review Your Insurance Policies**
Is your insurance fully covering the things that may have changed in your life in the last year. Most importantly, are they still cost effective?
- 5. Ask for Help**
Financial experts will be on-site to answer your questions.

Mortgage Makeover

Let us help you assess your readiness for home ownership – are you six months or two years away from buying a home? Our Mortgage Makeover will help you prepare financially for home ownership and provide you the guidelines to secure the best financing you are able to buy your first home.

Where do you stand in the home buying process? **45**



Your Money Makeover: Budgeting Worksheet

EXPENSES

Set money aside each month for annual expenses →

Set money aside each month for annual expenses →

MONTHLY NET SPENDABLE INCOME

MONTHLY INCOME

MONTHLY EXPENSES

MONTHLY SURPLUS OR SHORTAGE